



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
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Attorneys for Secured Creditor
Bayview Loan Servicing, LLC

In Re:

Magalie Andre,

Debtor.

Order Filed on September 4,
2019 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

Case No.: 18-28249 SLM

Adv. No.:

Hearing Date: 8/28/19 @ 8:30 a.m.

Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: September 4, 2019

A handwritten signature in black ink, appearing to read "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

Page 2

Debtors:

Magalie Andre

Case No.: 18-28249 SLM

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bayview Loan Servicing, LLC, holder of a mortgage on real property located at 1413 Boa Place, Hillside, NJ, 07205, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Paul Gauer, Esquire, attorney for Debtor, Magalie Andre, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification within six months of confirmation; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make monthly payments in accordance with the terms of the note and mortgage while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to docket a redacted, completed loan modification application prior to confirmation; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is unsuccessful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Magalie C Andre
 Debtor

Case No. 18-28249-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Sep 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

db +Magalie C Andre, 1413 Boa Place, Hillside, NJ 07205-1809

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELL'S FARGO BANK, N.A. cwohlrab@LOGS.com, njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magnettrustee.com

Paul Gauer on behalf of Debtor Magalie C Andre gauerlaw@aol.com

Phillip Andrew Raymond on behalf of Creditor Bayview Loan Servicing, LLC phillip.raymond@mccalla.com

U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8